

EXTENSIONS OF REMARKS

CONGRATULATING THE FRANCIS
HOWELL GOLDEN GIRLS DANCE
TEAM

HON. BLAINE LUETKEMEYER

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 15, 2015

Mr. LUETKEMEYER. Mr. Speaker, I rise today to ask my colleagues to join me in congratulating the Francis Howell Golden Girls Dance Team, on their Class 6A State Championship win at the Missouri Dance Team Association competition.

These students and their coach should be commended for all of their hard work throughout this past year and for bringing home the state championship to their school and community.

I ask you in joining me in recognizing the Francis Howell Golden Girls Dance Team for a job well done!

MORTGAGE CHOICE ACT OF 2015

SPEECH OF

HON. ELIJAH E. CUMMINGS

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 14, 2015

Mr. CUMMINGS. Mr. Speaker, in the wake of the 2008 financial crisis, the Dodd-Frank Wall Street Reform and Consumer Protection Act included provisions that prohibited mortgage lenders from using their title insurance affiliates to gouge consumers.

Dodd-Frank created a new category of mortgages called Qualified Mortgages (QM). Lenders that issue these mortgages are granted special legal protection in exchange for keeping costs for consumers below a certain threshold. The costs considered under the QM standard encompass all compensation a mortgage lender receives—including title insurance costs a consumer pays to a company affiliated with a lender.

These provisions recognized an unfortunate reality: many lenders use their title insurance affiliates to charge consumers unnecessarily high fees. According to a 2007 report issued by the Government Accountability Office (GAO), for example, 70 cents of every dollar paid for title fees go toward lining the pockets of agents—not covering losses for the lender.

And the nature of the title insurance market has also opened the door to fraud against homeowners. Just recently in my home state of Maryland, the Consumer Financial Protection Bureau and the Maryland Attorney General negotiated a \$35.7 million settlement against Wells Fargo and JPMorgan Chase after finding that loan officers at these banks received illegal kickbacks to steer customers to a Maryland-based title company.

Americans seeking to purchase a home deserve better from the title insurance market. And by including affiliated insurance fees in its

definition of costs, the QM standard represents an important first step in protecting consumers from collusion and price-gouging.

Rather than strengthen these protections, however, H.R. 685 would create loopholes to exempt affiliated insurance fees from the QM cost definition and allow lenders to hit borrowers with hundreds and even thousands of dollars in unnecessary mortgage costs.

By rolling back protections for borrowers and raising mortgage costs, H.R. 685 would hurt homebuyers just as our housing sector is beginning to stabilize from the consequences of a financial crisis caused by unscrupulous and abusive practices. I urge my colleagues to reject this destructive bill.

RECOGNIZING MR. CHUCK
KLAUSING ON HIS INDUCTION TO
THE FOOTBALL COACHES HALL
OF FAME

HON. BILL SHUSTER

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 15, 2015

Mr. SHUSTER. Mr. Speaker, I rise today to recognize Mr. Chuck Klausing of Indiana, Pennsylvania for his induction into the Football Coaches Hall of Fame.

Mr. Klausing began his 46-year coaching career in 1948 as head coach at Pitcairn High School before moving to Braddock High in 1954. Throughout the six years that followed, his teams at Braddock remained undefeated for 55 straight games, establishing a national record. They outscored their opposition 1471–302, won six consecutive Western Pennsylvania Interscholastic Athletic League championships, and were featured in Sports Illustrated.

Following his years at Braddock, Mr. Klausing went on to continued success as the head football coach at Indiana University of Pennsylvania from 1964 to 1969 and at Carnegie Mellon University from 1976 to 1985. While at Carnegie Mellon, he led the school to six conference championships and the NCAA Division III playoffs four times. He won television's National Coach of the Year awards in 1979 and 1983, and was inducted into the College Football Hall of Fame as a coach in 1998.

In addition to Mr. Klausing's coaching achievements, he is a veteran of World War II and holds a degree in education from Slippery Rock University. Mr. Klausing's induction in the Football Coaches Hall of Fame brings great distinction upon himself, his community, and the 9th District of Pennsylvania. I invite my colleagues to join me in offering congratulations for his many outstanding achievements over his career.

ANNIVERSARY OF BOKO HARAM
KIDNAPPINGS

HON. DONALD M. PAYNE, JR.

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 15, 2015

Mr. PAYNE. Mr. Speaker, I rise today with my colleagues to recognize the one-year anniversary of the kidnapping of nearly 300 Nigerian girls by the terrorist group Boko Haram.

A year after this horrific act was perpetrated, 219 of the girls remain missing. Few know of their struggles and of the events in Nigeria, and the world's focus has largely shifted from rescue to remembrance.

But we have an opportunity, and a moral responsibility, to act. To ensure the safe return of these young girls and eliminate Boko Haram, so that no one else's child suffers at their hands.

The missing girls risked their lives in pursuit of education. Among them we see lawyers, doctors, teachers—future leaders of their country. We see our own daughters.

Today, I call on my colleagues not just to remember these girls, but to recommit to their rescue by passing legislation to combat Boko Haram.

STOPPING BOKO HARAM

HON. DAVID N. CICILLINE

OF RHODE ISLAND

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 15, 2015

Mr. CICILLINE. Mr. Speaker, it has now been one year since the kidnapping of 270 Nigerian girls from their school dormitory.

In the time since then, thousands of Nigerian men and women have been captured, slaughtered, and raped simply for practicing their Christian faith or pursuing an education.

These horrific atrocities cry out for a response.

We need to continue to speak up and speak out until Boko Haram is defeated, and we bring back these girls.

Imagine, for a moment, facing the possibility of death every day because violent, militant extremists were wreaking havoc just outside your door.

Imagine, for a moment, having to leave behind everything you owned, all your possessions, your entire life, just to keep yourself and your family safe.

Imagine, for a moment, that your own loved ones were murdered simply for practicing their faith or going to school.

Yet, these are the realities of life for more than a million Nigerians today.

I applaud my colleague, Congresswoman FREDERICA WILSON, for her strong leadership on this issue, and I urge my colleagues to continue speaking out until Boko Haram is defeated and these girls are returned home.

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